

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In Re:	§	
	§	
BREITENBACH, JOHN J	§	Case No. 17-23519 JSB
BREITENBACH, REGENA A.	§	
	§	
Debtors	§	

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 239,436.00 (Without deducting any secured claims)	Assets Exempt: 99,789.00
Total Distributions to Claimants: 25,757.96	Claims Discharged Without Payment: 78,043.00
Total Expenses of Administration: 7,604.02	

3) Total gross receipts of \$ 34,632.33 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 1,270.35 (see **Exhibit 2**), yielded net receipts of \$ 33,361.98 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ 250,500.00	\$ 94,368.74	\$ 94,368.74	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	7,604.02	7,604.02	7,604.02
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	78,043.00	25,398.49	25,398.49	25,757.96
<b>TOTAL DISBURSEMENTS</b>	\$ 328,543.00	\$ 127,371.25	\$ 127,371.25	\$ 33,361.98

4) This case was originally filed under chapter 13 on 08/07/2017 , and it was converted to chapter 7 on 11/16/2017 . The case was pending for 12 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/07/2018 By: /s/GINA B. KROL  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Land, Vacant Land in Wisconsin - 20 Acres of Plot	1110-000	29,902.44
Liquidation of Other Schedule B Personal Property (not listed above)	1129-000	4,729.89
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 34,632.33</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
JOHN J BREITENBACH	Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners)	8200-002	1,270.35
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ 1,270.35</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Abn Amro Mortgage Group/Citi PO Box 6243 Sioux Falls, SD 57117-6243		82,270.00	NA	NA	0.00
	BMO Harris Attn: Bankruptcy 770 N Water St Milwaukee, WI 53202		150,119.00	NA	NA	0.00
	Ford Motor Credit National Bankruptcy Service Center Po Box 62180 Colorado Springs, CO 80962		18,111.00	NA	NA	0.00
000006	CITIMORTGAGE, INC.	4120-000	NA	77,844.05	77,844.05	0.00
000001	FORD MOTOR CREDIT COMPANY LLC	4120-000	NA	16,524.69	16,524.69	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$ 250,500.00</b>	<b>\$ 94,368.74</b>	<b>\$ 94,368.74</b>	<b>\$ 0.00</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TRUSTEE COMPENSATION:GINA B. KROL	2100-000	NA	4,086.20	4,086.20	4,086.20
TRUSTEE EXPENSES:GINA B. KROL	2200-000	NA	13.05	13.05	13.05

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
INTERNATIONAL SURETIES	2300-000	NA	11.58	11.58	11.58
ASSOCIATED BANK	2600-000	NA	253.04	253.04	253.04
Taxes Withheld	2810-000	NA	465.49	465.49	465.49
Bank Fee	2990-000	NA	75.00	75.00	75.00
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM);COHEN & KROL	3110-000	NA	1,785.00	1,785.00	1,785.00
ATTORNEY FOR TRUSTEE FEES (TRUSTEE FIRM);GINA B. KROL	3110-000	NA	892.50	892.50	892.50
ATTORNEY FOR TRUSTEE EXPENSES (TRUSTEE FIRM);COHEN & KROL	3120-000	NA	22.16	22.16	22.16
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 7,604.02</b>	<b>\$ 7,604.02</b>	<b>\$ 7,604.02</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA: NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Illinois Department of Revenue Bankruptcy SectionPO Box 64338Chicago, IL 60664-0338		0.00	NA	NA	0.00
	Internal Revenue Service (IRS) PO Box 7346Philadelphia, PA 19101-7346		0.00	NA	NA	0.00
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank Of America Nc4-105-03-14 Po Box 26012 Greensboro, NC 27410		31,821.00	NA	NA	0.00
	Barclays Bank Delaware 100 S West St Wilmington, DE 19801		3,356.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130		9,751.00	NA	NA	0.00
	Chase Card Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850		12,302.00	NA	NA	0.00
	Citibank/The Home Depot Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 S Louis, MO 63129		138.00	NA	NA	0.00
	Comenity Bank Po Box 182125 Columbus, OH 43218		8,320.00	NA	NA	0.00
	Kohls/Capital One Kohls Credit Po Box 3043 Milwaukee, WI 53201		218.00	NA	NA	0.00
	Synchrony Bank Attn: Bankruptcy Po Box 956060 Orlando, FL 32896		400.00	NA	NA	0.00
	Tnb-Visa (TV) / Target C/O Financial & Retail Services Mailstop BV PO Box 9475 Minneapolis, MN 55440		7,034.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Worlds Foremost Bank 4800 Nw 1st St Ste 300 Lincoln, NE 68521		4,703.00	NA	NA	0.00
000005	CAPITAL ONE BANK (USA), N.A. - CABE	7100-900	NA	4,817.23	4,817.23	4,817.23
000002	CAPITAL ONE, N.A.	7100-900	NA	218.06	218.06	218.06
000003	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-900	NA	9,751.34	9,751.34	9,751.34
000004	PORTFOLIO RECOVERY ASSOCIATES, LLC	7100-900	NA	3,393.06	3,393.06	3,393.06
000007	TD BANK USA, N.A.	7100-900	NA	7,218.80	7,218.80	7,218.80
	CAPITAL ONE BANK (USA), N.A. - CABE	7990-000	NA	NA	NA	64.93
	CAPITAL ONE, N.A.	7990-000	NA	NA	NA	2.94
	PORTFOLIO RECOVERY ASSOCIATES, LLC	7990-000	NA	NA	NA	177.17
	TD BANK USA, N.A.	7990-000	NA	NA	NA	97.30
	BREITENBACH, JOHN J	7990-002	NA	NA	NA	17.13
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 78,043.00</b>	<b>\$ 25,398.49</b>	<b>\$ 25,398.49</b>	<b>\$ 25,757.96</b>



## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit 8

Case No: 17-23519 JSB Judge: JANET S. BAER  
Case Name: BREITENBACH, JOHN J  
BREITENBACH, REGINA A.  
For Period Ending: 11/07/18

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 11/16/17 (c)  
341(a) Meeting Date: 12/19/17  
Claims Bar Date: 03/23/18

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single-family home, Via Zillow on July 21, 2017,	258,446.00	0.00		0.00	FA
2. Land, Vacant Land in Wisconsin - 20 Acres of Plot	34,000.00	0.00		29,902.44	FA
3. 2016 Ford Fusion (Value via CarMax on June 15, 201	12,500.00	0.00		0.00	FA
4. Household Goods and Furnishings located at 809 Cyp	1,500.00	0.00		0.00	FA
5. Cellular Phone and Electronic Items	320.00	0.00		0.00	FA
6. Personal Clothing of Debtors	650.00	0.00		0.00	FA
7. Rings and Jewelry Items	480.00	0.00		0.00	FA
8. Cash on Hand	100.00	0.00		0.00	FA
9. Bank of America	624.00	0.00		0.00	FA
10. Bank of America	2,079.00	0.00		0.00	FA
11. Citibank	3,923.00	0.00		0.00	FA
12. Bank of America	1,124.00	0.00		0.00	FA
13. Bank of America IRA	57,159.00	0.00		0.00	FA
14. Citibank IRA NON-exempt inherited IRA	4,278.00	0.00		4,729.89	FA

TOTALS (Excluding Unknown Values) \$377,183.00 \$0.00 \$34,632.33 \$0.00  
Gross Value of Remaining Assets  
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee to prepare TDR  
October 19, 2018, 01:37 pm

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 2  
Exhibit 8

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Case Name: BREITENBACH, JOHN J  
BREITENBACH, REGENA A.

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 11/16/17 (c)  
341(a) Meeting Date: 12/19/17  
Claims Bar Date: 03/23/18

Initial Projected Date of Final Report (TFR): 05/31/18

Current Projected Date of Final Report (TFR): 09/30/18

/s/ GINA B. KROL

Date: 11/07/18

GINA B. KROL

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 17-23519 -JSB  
Case Name: BREITENBACH, JOHN J  
BREITENBACH, REGINA A.  
Taxpayer ID No: \*\*\*\*\*8241  
For Period Ending: 11/07/18

Trustee Name: GINA B. KROL  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*8093 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/28/17	2	Glenn Stearns PO Box 586 Lisle, IL 60532	BALANCE FORWARD Sale Proceeds	1110-000	29,902.44		0.00 29,902.44
01/08/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		10.00	29,892.44
01/15/18	14	Citigroup 390-388 Greenwich St. New York, NY 1013 CITIGROUP	Bank Account		4,189.40		34,081.84
			Memo Amount: 4,729.89	1129-000			
			Bank Account				
			Memo Amount: ( 465.49 )	2810-000			
			Taxes Withheld				
			Memo Amount: ( 75.00 )	2990-000			
			Bank Fee				
02/07/18	030001	International Sureties Suite 420 701 Poydras St. New Orleans, LA 70139	BOND BOND	2300-000		11.58	34,070.26
02/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		47.65	34,022.61
03/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		45.70	33,976.91
04/06/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		50.51	33,926.40
05/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		48.81	33,877.59
06/07/18		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		50.37	33,827.22
09/28/18	030002	Cohen & Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Final Distribution Attorney's Fees	3110-000		1,785.00	32,042.22
09/28/18	030003	Cohen & Krol 105 W. Madison St.	Final Distribution Attorney's Expenses	3120-000		22.16	32,020.06

Page Subtotals 34,091.84 2,071.78

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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BREITENBACH, REGINA A.  
Taxpayer ID No: \*\*\*\*\*8241  
For Period Ending: 11/07/18

Trustee Name: GINA B. KROL  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*8093 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/28/18	030004	Suite 1100 Chicago, IL 60602 Gina B. Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Final Distribution Trustee Fee	2100-000		4,086.20	27,933.86
09/28/18	030005	Gina B. Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Final Distribution Trustee Fee	2200-000		13.05	27,920.81
09/28/18	030006	Gina B. Krol 105 W. Madison St. Suite 1100 Chicago, IL 60602	Final Distribution Attorneys' Fee	3110-000		892.50	27,028.31
09/28/18	030007	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701	Final Distribution			221.00	26,807.31
			Claim 218.06	7100-900			
			Interest 2.94	7990-000			
09/28/18	030008	Portfolio Recovery Associates, LLC Successor to CAPITAL ONE BANK (USA), N.A. CAPITAL ONE BANK, N.A. POB 41067 Norfolk, VA 23541	Final Distribution			9,882.78	16,924.53
			Claim 9,751.34	7100-900			
			Interest 131.44	7990-000			
09/28/18	030009	Portfolio Recovery Associates, LLC Successor to BARCLAYS BANK DELAWARE (JUNIPER)	Final Distribution			3,438.79	13,485.74

Page Subtotals 0.00 18,534.32

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Case Name: BREITENBACH, JOHN J  
BREITENBACH, REGINA A.  
Taxpayer ID No: \*\*\*\*\*8241  
For Period Ending: 11/07/18

Trustee Name: GINA B. KROL  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*8093 Checking Account (Non-Interest Earn

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/28/18	030010	POB 41067 Norfolk, VA 23541  CAPITAL ONE BANK (USA), N.A. - CABELA'S CLUB VISA PO BOX 82609 LINCOLN, NE 68501-2609	Claim 3,393.06 Interest 45.73 Final Distribution (5-1) Account Number (last 4 digits):1818	7100-900 7990-000		4,882.16	8,603.58
09/28/18	030011	TD Bank USA, N.A. C O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Claim 4,817.23 Interest 64.93 Final Distribution	7100-900 7990-000		7,316.10	1,287.48
09/28/18	030012	JOHN J BREITENBACH REGINA A. BREITENBACH 809 CYPRESS COURT ROSELLE, IL 60172	Claim 7,218.80 Interest 97.30 Final Distribution Surplus Funds	7100-900 7990-000		1,287.48	0.00
			Claim 1,270.35 Interest 17.13	8200-002 7990-000			

Page Subtotals 0.00 13,485.74

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Separate Bond (if applicable):

Page Subtotals	0.00	0.00
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